

DEPARTMENT OF DEFENSE

TRICARE Made Simple

A guide to your military health plan



Making life better, making life easier



www.tricare.osd.mil

What is TRICARE?

TRICARE is the health care program for active duty and retired military personnel, their families and their survivors.



TRICARE combines civilian and military medical resources.

It's designed to:

- improve timely access to health care
- maintain the same high quality of care
- offer more services and a full range of specialists
- give you a choice of providers
- control health care costs.



www.tricare.osd.mil



**Make the most of your health care benefits—
learn more about TRICARE!**

This booklet provides some important information about TRICARE. But it does not take the place of a talk with a Beneficiary Services Representative at your TRICARE Service Center.

TRICARE offers options.

It's designed to fit your lifestyle and health care needs.

TRICARE includes 3 health care plans:

- TRICARE Prime
- TRICARE Standard
- TRICARE Extra.

TRICARE For Life is for eligible retirees

and their families. It's designed to be the supplemental second payer to Medicare coverage. For information on TRICARE For Life call 1-888-363-5433.



This booklet introduces you to each plan.

The chart on page 15 helps you compare the different plans you'll be reading about. If you have questions after reading the basics, talk to a Beneficiary Services Representative at your local TRICARE Service Center. At a military treatment facility (MTF), a Beneficiary Services Representative is called a Beneficiary Counseling and Assistance Coordinator (BCAC). He or she can also help you choose a plan, if appropriate.



The basics of TRICARE Prime*

There are lots of good reasons to choose TRICARE Prime. They include:

Guaranteed, timely access to health care

Under this plan, you will be seen within:

- one day if you are sick
- one week for less urgent needs, such as a backache
- four weeks for routine care, such as a Pap test.

Individuals with TRICARE Prime are given first priority for care at an MTF.

*Active duty members must enroll in TRICARE Prime. They should contact their TRICARE Service Center or MTF for enrollment information, for the name of their Primary Care Manager, and how to obtain care at the MTF. Other eligible individuals can enroll in this plan, too.

Having a Primary Care Manager

Your Primary Care Manager is a health care provider you will see first for your health care needs. The Primary Care Manager:

- provides and/or coordinates your care
- maintains your health records
- refers you to specialists, if necessary. (To be covered, specialty care must be arranged and approved by your Primary Care Manager.)

Care is usually provided in an MTF, but civilian clinics may be used in some cases.



A focus on preventive care

To help keep you and your family healthy, TRICARE Prime covers several exams and medical services. A few examples are:

- eye exams
- immunizations
- hearing tests
- mammograms
- Pap tests
- prostate exams.

TRICARE Prime coverage away from home

- If you need nonemergency care away from home, your care will be covered **if** you get approval from your Primary Care Manager. You can call your Primary Care Manager with a special, toll-free number (where available) provided when you enroll.
- If you need emergency care to safeguard life, limb or eyesight, you can go immediately to the nearest health care facility. You or a responsible family member must notify your Primary Care Manager of this emergency care within 24 hours.



Many of these benefits are only offered as part of TRICARE Prime.

www.tricare.osd.mil

Some questions and answers on TRICARE Prime

Who is eligible for TRICARE Prime?

They are:

- active duty members (enrollment is mandatory)
- family members and survivors of active duty personnel
- retirees and their family members and survivors under age 65.

How much does it cost to enroll?

It depends.

- TRICARE Prime is at no cost for active duty personnel and their families.
- For retirees and their families, there is a yearly cost of \$230 for an individual or \$460 for a family of two or more.

How do I enroll?

All eligible members should contact their local TRICARE Service Center or MTF for enrollment information, for the name of their Primary Care Manager, and how to obtain care at the MTF.

Is there a deductible?

Not with TRICARE Prime. (A deductible is the amount you must pay in full each year before the health plan starts covering at least part of the cost.)



How much does treatment cost?

It depends. All treatment in any MTF is free. For active duty family members:

- Outpatient and inpatient treatment in a civilian facility is free.

For retirees and their family members:

- Outpatient treatment in a civilian facility is \$12.
- Inpatient treatment in civilian facilities is \$11 per day (\$25 minimum).

What else should I know about TRICARE Prime?

- You must enroll for a full year. TRICARE Prime now provides automatic re-enrollment. You will be notified on your enrollment anniversary date that your enrollment will be renewed unless you take action to decline the renewal.
- It has the lowest treatment cost of the three plans.
- You may choose providers who are not TRICARE Prime providers, but this costs extra. Check with your TRICARE Service Center for specific costs.
- It's not available everywhere.

TRICARE Prime:

- It's highly recommended for families who want guaranteed access to timely health care.
- It's the best option for most active duty family members.

www.tricare.osd.mil



The basics of TRICARE Standard

It offers:

A choice of providers

Under this plan, you can choose any authorized physician you want. (People who are happy with coverage from a current civilian provider often opt for this plan.) But having this flexibility means that care generally costs more.

Treatment at Military Facilities

Treatment may also be available at an MTF, if space allows. Call your MTF for details.

Worldwide availability

TRICARE Standard may be the only coverage available in some areas.



Some questions and answers on TRICARE Standard

Who is eligible for TRICARE Standard?

Everyone is eligible for TRICARE Standard, except active duty personnel. (Active duty personnel are not eligible for TRICARE Standard. They must enroll in TRICARE Prime.)

Is there a cost to enroll?

No.

How do I enroll?

Enrollment is not required for TRICARE Standard. Just call the health care provider of your choice and make an appointment.

For more information, contact your local TRICARE Service Center or MTF.

Is there a deductible?

Yes. The amount depends on the rank of the military sponsor.

- **E-4 and below:** \$50 for 1 person per fiscal year
\$100 for a family of 2 or more per fiscal year
- **E-5 and above:** \$150 for 1 person per fiscal year
\$300 for a family of 2 or more per fiscal year.

After you pay this amount, the government will cover part of the cost of covered care. (See page 10.)

www.tricare.osd.mil



More on TRICARE Standard

How much does treatment cost?

It depends.

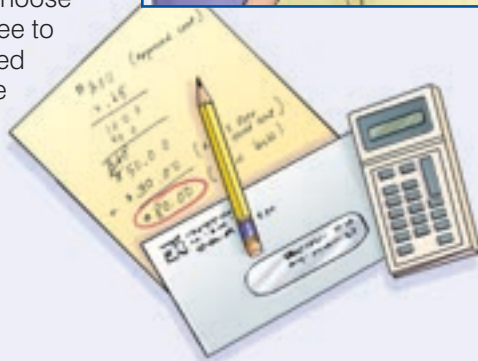
- **For family members of active duty personnel:** 80% of the TRICARE approved cost is covered after you pay the deductible.
- **For retirees and their families:** 75% of the TRICARE approved cost is covered after you pay the deductible.

This means that you pay part of the TRICARE approved cost. If you see a TRICARE provider who agrees to accept the TRICARE approved cost, then you pay only 20% or 25%, depending on your eligibility. If you choose a provider who does not agree to accept the TRICARE approved cost, you pay the 20% or 25% plus up to 15% more of the TRICARE approved cost.

Example: If you are a retiree and you see a TRICARE provider who accepts the approved cost, you pay 25%. If the total bill is \$225, but the approved cost is \$200, you pay 25% of \$200, or \$50. If you choose a provider who does not agree to accept the TRICARE approved cost, you may pay 15% more of the approved cost. Your total cost would then be \$80 (25% of \$200 + 15% of \$200).

What else should I know about TRICARE Standard?

- Under this plan, you don't have a Primary Care Manager.
- Depending on your provider, you may need to file claim forms and wait to be reimbursed for your medical expenses from TRICARE.
- It generally costs the most.
- Some procedures may require pre-authorization.



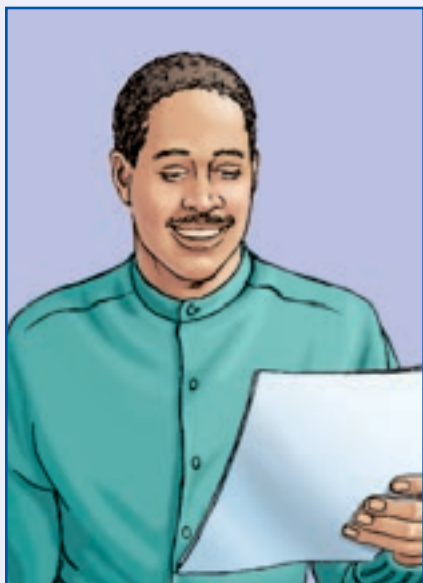
The basics of TRICARE Extra

This plan is like TRICARE Standard.

Care from selected civilian health care providers

Your choice of providers is limited to those who have agreed not to charge more than the approved rate.

Your local TRICARE Service Center has a list of health care providers who participate in this plan.



Pay less than TRICARE Standard

If you choose TRICARE Extra, you'll pay 5% less for cost shares than you would under TRICARE Standard. But this plan is still more expensive than TRICARE Prime.

Inpatient costs are the same as TRICARE Standard. For more information, call your local TRICARE Service Center.

No paperwork

You won't have to file claims or wait to get money back.

Some questions and answers on TRICARE Extra

Who is eligible for TRICARE Extra?

Anyone eligible for TRICARE Standard.



Is there a cost to enroll?

No.

How do I enroll?

Enrollment is not required for TRICARE Extra. Just make an appointment with a TRICARE Extra provider.

For more information, contact your local TRICARE Service Center or MTF.

Is there a deductible?

Yes. The deductible is the same as for TRICARE Standard. (See page 9.)

What else should I know about TRICARE Extra?

- You can use health care providers who are not TRICARE Extra providers, but you'll pay TRICARE Standard plan fees.
- Under TRICARE Extra, you don't have a Primary Care Manager.
- You can receive care in an MTF if space allows. Call your MTF for details.

Still not sure which plan to choose? Check out the chart on page 15. Or call your local TRICARE Service Center for help.

TRICARE pharmacy benefits

Anyone eligible for TRICARE can have prescriptions filled through the TRICARE pharmacy under TRICARE.

TRICARE offers several prescription options.

You can fill prescriptions:

- at an MTF
- by mail through the National Mail Order Pharmacy (for prescriptions you take on a regular basis)*
- at civilian pharmacies approved by TRICARE, known as civilian retail network pharmacies*
- at a civilian pharmacy not in TRICARE's network.*

*A co-payment is required.

The costs

Prices for filling prescriptions vary depending on the drug type and where you have them filled.

- **MTF**—no cost to you
- **National Mail Order Pharmacy**—\$3 co-payment for generic drugs (90-day supply) and \$9 for brand-name drugs (90-day supply)
- **Civilian Retail Network**—\$3 co-payment for generic drugs (30-day supply) and \$9 for brand-name drugs (30-day supply)
- **Non-Network Civilian Pharmacy**—\$9 co-payment or 20% of total cost (whichever is greater) for a 30-day supply.



You can receive up to a 90-day supply for most medications at an MTF or through the National Mail Order Pharmacy.

Other benefits of TRICARE

No matter which plan you choose, TRICARE offers many other great benefits. These include:

Emergency care

Anyone covered by TRICARE should seek treatment at the nearest emergency department right away if care is needed to safeguard life, limb or eyesight.

If you need more information on your emergency care benefit, call your local TRICARE Service Center or MTF.



The TRICARE Service Center

Each region is served by a TRICARE Service Center staffed by these health care professionals:

- **Beneficiary Services Representatives**, who can explain the different options and help you choose the plan that suits you best
- **Health Care Finders**, who are usually registered nurses and will help you find the care you need.

Nurse Advisors

In most regions, you can call a nurse 24 hours a day, 7 days a week. He or she can answer medical questions and offer advice.

A catastrophic cap

To protect you against huge expenses, TRICARE limits the amount you have to pay for medical care in a year.

TRICARE For Life

Retirees and family members age 65 and older who are enrolled in Medicare Part B are automatically eligible for TRICARE For Life (TFL). TFL serves as a “medigap” health insurance policy, helping keep your costs down. There is no fee for TFL. For more information, call 1-888-DOD-LIFE (1-888-363-5433) or visit www.tricare.osd.mil.

Debt Collection Assistance Officer (DCAO)

There are DCAOs at all MTFs worldwide. DCAOs can help you understand and get assistance with TRICARE-related debt collection problems. If you receive a notice from a collection agency, or a negative credit report because of a TRICARE medical or dental bill, you should call or visit the nearest DCAO.

How the plans compare

Choosing a health plan can be hard—and even confusing. The chart below compares the 3 TRICARE options, so you can easily see the differences.



	Prime	Standard	Extra
Deductibles	None.	Yes, same as TRICARE Extra.	Yes, same as TRICARE Standard.
Co-payments/ cost shares	No cost to active duty/family members in an MTF and for civilian providers. Retirees/family members pay a small fee for civilian providers.	Yes, the highest of all options.	Yes, but 5% lower than TRICARE Standard.
Enrollment fees	None for active duty families; some fees for retirees and their families.	None.	None.
Access to civilian providers and facilities	Care is normally provided by an MTF. When care is not available, it will be given by civilian providers.	Greatest flexibility to choose a provider and medical facility.	Choice limited to certain civilian providers.
Paperwork	None.	Sometimes.	None.
Preventive care	There is no cost to you.	For a fee.	For a fee.
Primary Care Managers	Yes.	No.	No.
Catastrophic cap	\$1,000 for active duty family member (ADFM); \$3,000 for retirees and their family members (R/FM).	\$1,000 for ADFM; \$3,000 for R/FM.	\$1,000 for ADFM; \$3,000 for R/FM.

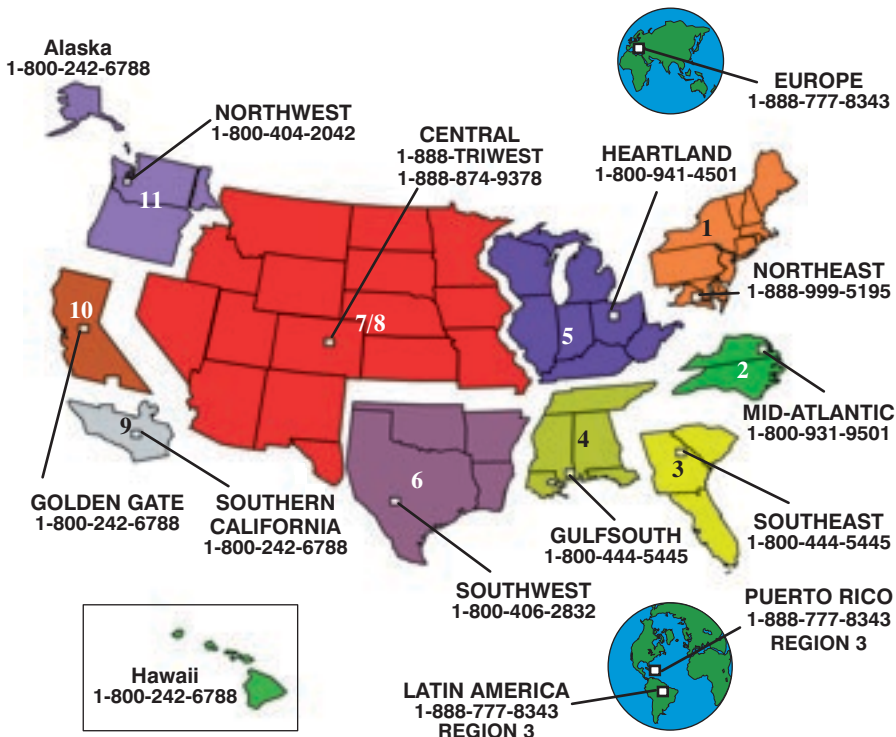
Remember—if you have any questions or need help selecting a plan, call your local TRICARE Service Center. TRICARE is here for you!

www.tricare.osd.mil

Questions about TRICARE?

Help is available! Call your regional TRICARE office to find the TRICARE Service Center near you. Or, call the BCAC at your local MTF. TRICARE regions and their phone numbers are listed below.

TRICARE REGIONS



Department of Defense
Health Affairs/TRICARE Management Activity
Communications and Customer Service
5111 Leesburg Pike, Suite 622
Falls Church, VA 22041
1-888-363-5433
www.tricare.osd.mil

2002 Edition

